

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant(s):** Barbara Ballsieper

**Examiner:** Zia R. Hashmi

**Serial No:** 10/559,397

**Art Unit:** 2881

**Filed:** December 5, 2005

**Docket:** 19241

**For:** RETROSPECTIVE POLICY SAFETY NET

**Dated:** November 28, 2006

**Confirmation No.** 5610

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE UNDER 37 C.F.R. §1.111**

Sir:

In response to the Office Action of September 1, 2006, applicant respectfully submits the following comments and arguments in traverse of the Examiner's rejection of the claims on the basis of the cited prior art publications.

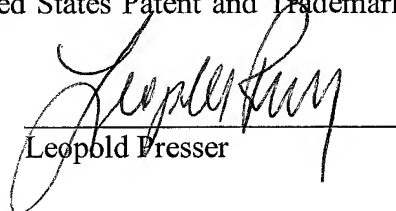
**Remarks** begin on page 2 of this paper.

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Dated: November 28, 2006

  
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Leopold Presser